

Information to identify the case:

Debtor 1 **Jodie Allen Deiseroth**
First Name Middle Name Last Name

Debtor 2 **Megan M. Deiseroth**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4809**
EIN **-----**

Social Security number or ITIN **xxx-xx-6645**
EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **12-26130-CMB**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jodie Allen Deiseroth

Megan M. Deiseroth
aka Megan Reiger

12/4/17

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jodie Allen Deisereth
Megan M. Deisereth
Debtors

Case No. 12-26130-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: amaz
Form ID: 3180W

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Total Noticed: 64

Date Rcvd: Dec 04, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 06, 2017.

db/jdb +Jodie Allen Deisereth, Megan M. Deisereth, 1310 Broadview Boulevard,
Natrona Heights, PA 15065-1131
cr +PennyMac Loan Services, LLC, c/o Aldridge Connors LLP, Fifteen Piedmont Center,
3575 Piedmont Road, N.E., Suite 500, Atlanta, GA 30305-1636
13536444 ++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239
(address filed with court: Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202)
13536442 +Chld/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14255720 +DLJ Mortgage Capital, Inc., Serviced by Select Portfolio Servicing,, 3815 South West Temple,
Salt Lake City, UT 84115-4412
13536451 +Equity One, 301 Lipponcott Dr, Marlton, NJ 08053-4197
13536452 +Equity One, 523 Fellowship Rd Suite 230, Mt Laurel, NJ 08054-3418
13548134 +First National Bank Of PA, 1 Fnb Blvd, Hermitage, PA 16148-3363
13564776 +First National Bank Of Pennsylvania, Attn: Christine A. Lombardo, 4140 East State Street,
Hermitage, PA 16148-3401
13536453 +First Natl Bk Of Pa, 1 Fnb Blvd, Hermitage, PA 16148-3363
13536464 +Nationstar, Po Box 199111, Dallas, TX 75235
13548148 +Natrona Heights, c/o Michael McKechnie Tax Collector, 53 Garfield Street,
Natrona Heights, PA 15065-2619
13560679 +PENNYSMAC MORTGAGE INVESTMENT TRUST, HOLDINGS I, LLC, PENNYSMAC LOAN SERVICES, LLC,
6101 CONDOR DRIVE SUITE #310, MOORPARK, CA 93021-2602
13536465 +Pennymac Loan Services, 6101 Condor Dr, Moorpark, CA 93021-2602
13536467 +Pnc Bank, N.A., 1 Financial Pkwy, Kalamazoo, MI 49009-8002
13536468 +Ppg & Associates Fcu, 101 Bailies Run Rd, Creighton, PA 15030-1066
13536469 +T W Phillips Gas & Oil, 205 N Main St, Butler, PA 16001-4998
13852871 eCast Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 05 2017 01:24:48 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946
cr EDI: RECOVERYCORP.COM Dec 05 2017 01:23:00 Recovery Management Systems Corporation,
25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
cr +EDI: BASSASSOC.COM Dec 05 2017 01:18:00 eCAST Settlement Corporation,
c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, TUCSON, AZ 85712-1083
13583591 EDI: AIS.COM Dec 05 2017 01:18:00 American InfoSource LP as agent for, Verizon,
PO Box 248838, Oklahoma City, OK 73124-8838
13536434 +EDI: HFC.COM Dec 05 2017 01:23:00 Beneficial/Hfc, Po Box 9068, Brandon, FL 33509-9068
13536436 EDI: CAPITALONE.COM Dec 05 2017 01:23:00 Cap One, Po Box 85520, Richmond, VA 23285
13536435 +EDI: CAPITALONE.COM Dec 05 2017 01:23:00 Cap One, 26525 N Riverwoods Blvd,
Mettawa, IL 60045-3440
13536438 +EDI: CAPITALONE.COM Dec 05 2017 01:23:00 Cap1/Bstby, 26525 N Riverwoods Blvd,
Mettawa, IL 60045-3440
13612951 +EDI: BASSASSOC.COM Dec 05 2017 01:18:00 Capital One, N.A., c/o Bass & Associates, P.C.,
3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
13536439 +E-mail/Text: bankruptcy@cavps.com Dec 05 2017 01:25:09 Cavalry Port,
7 Skyline Dr 3rd Floor, Hawthorn, NY 10532-2162
13538287 +E-mail/Text: bankruptcy@cavps.com Dec 05 2017 01:25:09 Cavalry Portfolio Services,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322
13536440 +EDI: CHASE.COM Dec 05 2017 01:23:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
13536441 +EDI: CHASE.COM Dec 05 2017 01:23:00 Chase-Bp, Po Box 15298, Wilmington, DE 19850-5298
13536443 +EDI: CITICORP.COM Dec 05 2017 01:23:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
13536445 +EDI: CIAC.COM Dec 05 2017 01:23:00 Citifinancial Mortgage, Po Box 9438,
Gaithersburg, MD 20898-9438
13536446 +EDI: CIAC.COM Dec 05 2017 01:23:00 Citimortgage Inc, Po Box 9438,
Gaithersburg, MD 20898-9438
13536447 +E-mail/Text: bankruptcy@firstenergycorp.com Dec 05 2017 01:25:03 Collection Service Cen,
839 5th Ave, New Kensington, PA 15068-6303
13536448 +EDI: WFNNB.COM Dec 05 2017 01:23:00 Comenity Bank/Nwyrk&Co, 220 W Schrock Rd,
Westerville, OH 43081-2873
13536449 +EDI: WFNNB.COM Dec 05 2017 01:23:00 Comenity Bank/Samlevin, Po Box 182789,
Columbus, OH 43218-2789
13542581 +EDI: TSYS2.COM Dec 05 2017 01:23:00 Department Stores National Bank/Macys,
Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
13536450 +EDI: DISCOVER.COM Dec 05 2017 01:23:00 Discover Fin Svcs Llc, Po Box 15316,
Wilmington, DE 19850-5316
13536454 E-mail/Text: fnb.bk@fnfg.com Dec 05 2017 01:25:11 First Niagara Bank, 6950 S Transit Rd,
Lockport, NY 14094
13536455 +EDI: GMACFS.COM Dec 05 2017 01:18:00 G M A C, Po Box 535160, Pittsburgh, PA 15253-5160
13548137 +EDI: RMSC.COM Dec 05 2017 01:23:00 GE Capital Retail Bank,
c/o Recovery Management Systems Corp., 25 SE 2nd Avenue, Suite 1120, Attn: Ramesh Singh,
Miami, FL 33131-1605
13633277 EDI: RMSC.COM Dec 05 2017 01:23:00 GE Capital Retail Bank, Attn: Bankruptcy Department,
PO Box 960061, Orlando FL 32896-0661

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

13536456 +EDI: RMSC.COM Dec 05 2017 01:23:00 Gecrb/Ge Capital, 950 Forrer Blvd,
Kettering, OH 45420-1469
13536457 EDI: RMSC.COM Dec 05 2017 01:23:00 Gecrb/Jcp, Po Box 984100, El Paso, TX 79998
13536458 +EDI: RMSC.COM Dec 05 2017 01:23:00 Gecrb/Jewelry Custom, 950 Forrer Blvd,
Kettering, OH 45420-1469
13536459 +EDI: RMSC.COM Dec 05 2017 01:23:00 Gecrb/Lowes, Po Box 965005, Orlando, FL 32896-5005
13536460 +EDI: RMSC.COM Dec 05 2017 01:23:00 Gecrb/Old Navy, Po Box 965005,
Orlando, FL 32896-5005
13536461 +EDI: RMSC.COM Dec 05 2017 01:23:00 Gecrb/Oldnavydc, Po Box 965005,
Orlando, FL 32896-5005
13536462 +EDI: RMSC.COM Dec 05 2017 01:23:00 Gecrb/Sams Club, Po Box 965005,
Orlando, FL 32896-5005
13548145 +EDI: HFC.COM Dec 05 2017 01:23:00 HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253
13685402 EDI: JEFFERSONCAP.COM Dec 05 2017 01:23:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,
ST CLOUD MN 56302
13599773 EDI: JEFFERSONCAP.COM Dec 05 2017 01:23:00 Jefferson Capital Systems LLC, PO BOX 7999,
SAINT CLOUD MN 56302-9617
13632828 EDI: RESURGENT.COM Dec 05 2017 01:23:00 LVNV Funding, LLC its successors and assigns as,
assignee of Citibank (South Dakota),, N.A., Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
13536463 +EDI: TSYS2.COM Dec 05 2017 01:23:00 Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999
14381373 E-mail/Text: peritus@ebn.phinsolutions.com Dec 05 2017 01:25:21
PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, Irving, Tx 75014-1419
13586933 EDI: PRA.COM Dec 05 2017 01:18:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
13541258 EDI: RECOVERYCORP.COM Dec 05 2017 01:23:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13536470 +EDI: CHRYSLER.COM Dec 05 2017 01:23:00 Td Auto Finance, Po Box 9223,
Farmington Hills, MI 48333-9223
13536471 +EDI: CITICORP.COM Dec 05 2017 01:23:00 Thd/Cbna, Po Box 6497,
Sioux Falls, SD 57117-6497
13536472 +EDI: WTRRNBBANK.COM Dec 05 2017 01:23:00 Tnb - Target, Po Box 673,
Minneapolis, MN 55440-0673
13548156 +EDI: URSI.COM Dec 05 2017 01:18:00 United Recovery System, 5800 North Course Drive,
Houston, TX 77072-1613
13536473 +EDI: VERIZONEAST.COM Dec 05 2017 01:23:00 Verizon Pa, 236 E Town St #170,
Columbus, OH 43215-4631
13536474 EDI: WFFC.COM Dec 05 2017 01:23:00 Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,
Frederick, MD 21701

TOTAL: 46

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr DLJ Mortgage Capital Inc.
cr PENNYMAC MORTGAGE INVESTMENT TRUST HOLDINGS I, LLC
cr PennyMac Holdings, LLC fka PennyMac Mortgage Inves
13536437 Cap One
13536466 Phillips G
cr* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: Jefferson Capital Systems LLC, PO BOX 7999,
ST CLOUD, MN 56302-9617)
cr* PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, IRVING, TX 75014-1419
13548116* +Beneficial/Hfc, Po Box 9068, Brandon, FL 33509-9068
13548118* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)
13548125* ++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239
(address filed with court: Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202)
13548117* +Cap One, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
13548119* +Cap1/Bstby, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
13548120* +Cavalry Port, 7 Skyline Dr 3rd Floor, Hawthorn, NY 10532-2162
13548121* +Chase, Po Box 15298, Wilmington, DE 19850-5298
13548122* +Chase-Bp, Po Box 15298, Wilmington, DE 19850-5298
13548123* +Chld/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
13548124* +Citi, Po Box 6241, Sioux Falls, SD 57117-6241
13548126* +Citifinancial Mortgage, Po Box 9438, Gaithersburg, MD 20898-9438
13548127* +Citimortgage Inc, Po Box 9438, Gaithersburg, MD 20898-9438
13548128* +Collection Service Cen, 839 5th Ave, New Kensington, PA 15068-6303
13548129* +Comenity Bank/Nwyrk&Co, 220 W Schrock Rd, Westerville, OH 43081-2873
13548130* +Comenity Bank/Samlevin, Po Box 182789, Columbus, OH 43218-2789
13548131* +Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
13548132* +Equity One, 301 Lippencott Dr, Marlton, NJ 08053-4197
13548133* +Equity One, 523 Fellowship Rd Suite 230, Mt Laurel, NJ 08054-3418
13548135* ++FIRST NIAGARA BANK, PO BOX 514, LOCKPORT NY 14095-0514
(address filed with court: First Niagara Bank, 6950 S Transit Rd, Lockport, NY 14094)
13548136* +G M A C, Po Box 535160, Pittsburgh, PA 15253-5160
13548138* +Gecrb/Ge Capital, 950 Forrer Blvd, Kettering, OH 45420-1469
13548139* +Gecrb/Jcp, Po Box 984100, El Paso, TX 79998
13548140* +Gecrb/Jewelry Custom, 950 Forrer Blvd, Kettering, OH 45420-1469
13548141* +Gecrb/Lowes, Po Box 965005, Orlando, FL 32896-5005

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***** BYPASSED RECIPIENTS (continued) *****

13548142* +Gecrb/Old Navy, Po Box 965005, Orlando, FL 32896-5005
13548143* +Gecrb/Oldnavydc, Po Box 965005, Orlando, FL 32896-5005
13548144* +Gecrb/Sams Club, Po Box 965005, Orlando, FL 32896-5005
13548146* +Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999
13548147* Nationstar, Po Box 199111, Dallas, TX 75235
13600703* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)
13548149* +Pennymac Loan Services, 6101 Condor Dr, Moorpark, CA 93021-2602
13548150* +Pnc Bank, N.A., 1 Financial Pkwy, Kalamazoo, MI 49009-8002
13548151* +Ppg & Associates Fcu, 101 Bailles Run Rd, Creighton, PA 15030-1066
13548152* +T W Phillips Gas & Oil, 205 N Main St, Butler, PA 16001-4998
13548153* +Td Auto Finance, Po Box 9223, Farmington Hills, MI 48333-9223
13548154* +Thd/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
13548155* +Tnb - Target, Po Box 673, Minneapolis, MN 55440-0673
13548157* +Verizon Pa, 236 E Town St #170, Columbus, OH 43215-4631
13548158* ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,
ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203
(address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,
Frederick, MD 21701)
cr ###+SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412
TOTALS: 5, * 41, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 06, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on December 4, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor PennyMac Loan Services, LLC agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
Danielle Boyle-Ebersole on behalf of Creditor DLJ Mortgage Capital Inc.
debersole@hoflawgroup.com, bbleming@hoflawgroup.com
James Warmbrodt on behalf of Creditor PENNYMAC MORTGAGE INVESTMENT TRUST HOLDINGS I, LLC BY
PENNYMAC LOAN SERVICES, LLC, ITS SERVICING AGENT bkgroup@kmlawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr. on behalf of Joint Debtor Megan M. Deisereth ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Paul W. McElrath, Jr. on behalf of Debtor Jodie Allen Deisereth ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Ronda J. Winneccour cmeccf@chapter13trusteedpa.com

TOTAL: 7